

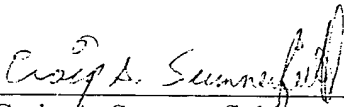
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196. The improvement of Claim 195 wherein a standing order link is provided in response to the selection of the product or service and the standing order is established in response to selection of the standing order link.

Please cancel Claims 1-156

REMARKS

This preliminary amendment adds no new matter to this application and is supported by the specification.

Respectfully submitted,



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